

Banking & Financial Services

Unexpected disasters wreak havoc on borrower assets and lender portfolios. Our attorneys are experienced with helping borrowers and lenders analyze their post-disaster obligations under their finance documents and under applicable law.

We are familiar with the regulatory framework for obtaining financial assistance for businesses adversely affected by a large-scale disaster. The Federal Emergency Management Agency (FEMA) does not, by its terms, provide business assistance. Instead, that assistance comes from the Small Business Administration (SBA), which is authorized to provide low interest loans and loan guarantees to businesses affected by natural disasters. Our attorneys are experienced in the SBA application and documentation process for these financial products, and we can assist businesses or a lender's customers with obtaining the necessary assistance to recover from the effects of a disaster.

In some cases, creative financing and refinancing may be necessary for businesses to recover quickly from a disaster. Our attorneys represent various financial institutions, including commercial banks, investment banking firms, private equity investors, other creditors, and select borrowers in a wide range of financing transactions. We also are experienced in representing investors, borrowers, and creditors in regulatory matters and general commercial matters.